

In re:  
Brett D. Cardonick  
Debtor

Case No. 23-11330-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 17, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db	Brett D. Cardonick, 324 Ellis Rd, Willow Grove, PA 19090-2420
14780707	David Fellner, 7141 Germantown Ave, Philadelphia, PA 19119-1842
14780710	Helen Wiktorchik, 1445 Churchville Rd, Southampton, PA 18966-4765
14780712	Joseph M. Sundheim CPA, 111 Park Dr # C, Montgomeryvle, PA 18936-9613
14780713	+ Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14780714	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14780716	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14780717	+ Raymour & Flanagan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14780720	+ Trustee SI Trust I, 121 South 13th Street, Lincoln, NE 68508-1904
14780721	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14780724	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	May 18 2023 00:15:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	May 18 2023 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	May 18 2023 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 18 2023 00:16:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14780698	+ Email/Text: bankruptcyfcare@affinityfcu.com	May 18 2023 00:16:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
14780699	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:26:57	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14780700	+ EDI: BANKAMER.COM	May 18 2023 04:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14780701	EDI: TSYS2	May 18 2023 04:12:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14780703	EDI: CRFRSTNA.COM	May 18 2023 04:12:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14780702	+ EDI: CAPITALONE.COM	May 18 2023 04:12:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: May 17, 2023

Form ID: 309I

Total Noticed: 34

14780705	EDI: CITICORP.COM	May 18 2023 04:12:00	Citibank, PO Box 790034, Saint Louis, MO 63179-0034
14780706	+ EDI: WFNNB.COM	May 18 2023 04:12:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14780708	+ EDI: DISCOVER.COM	May 18 2023 04:12:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14780709	+ EDI: DISCOVERPL	May 18 2023 04:12:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
14780711	EDI: IRS.COM	May 18 2023 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14780704	EDI: JPMORGANCHASE	May 18 2023 04:12:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14780713	+ Email/Text: Unger@Members1st.org	May 18 2023 00:16:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14780715	EDI: PENNDEPTREV	May 18 2023 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14780715	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14780717	^ MEBN	May 18 2023 00:12:54	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14780718	+ EDI: RMSC.COM	May 18 2023 04:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14780719	+ Email/Text: dbogucki@trumark.org	May 18 2023 00:16:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14780722	^ MEBN	May 18 2023 00:12:47	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14780723	Email/Text: bankruptcynotices@sba.gov	May 18 2023 00:15:00	U.S. Small Business Admin., Office of General Counsel, 409 3rd St Sw, Washington, DC 20416-0011
14780725	+ EDI: WFFC2	May 18 2023 04:12:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
14780726	+ EDI: WFFC2	May 18 2023 04:12:00	Wffnatbank, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

User: admin

Page 3 of 3

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Brett D. Cardonick mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	<b>Brett D. Cardonick</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-11330-mdc		
	Social Security number or ITIN: xxx-xx-9801		
	EIN: --		
	Social Security number or ITIN: ----		
	EIN: --		
	Date case filed for chapter:		13 5/5/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Brett D. Cardonick	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	324 Ellis Rd Willow Grove, PA 19090-2420	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/17/23

**For more information, see page 2**

Case number **23-11330-mdc**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 8/27/23**

**Filing deadline: 11/1/23**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.